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**GREAT RECORD MADE IN 1925 BY THE SUN LIFE**

Fifty-fifth Annual Statement Shows That Noteworthy New Levels of Business Have Been Reached.

New records have been made so consistently of late years by the Sun Life Assurance Company of Canada, that fresh ones almost cease to create surprise. But the fifty-fifth annual statement, submitted at the meeting of the shareholders on the 9th instant, is especially noteworthy because it shows that new levels of business have been reached which are epochal in their nature. Never before has a Canadian company attained the billion dollar mark of assurances in force. The only occasion when it has been approached was last year when the success of the Sun Life Company itself forecasted its possibility.

The report, now released, indicates that the year's business has considerably exceeded that amount. The actual business reported by President T. B. Macaulay is \$1,021,097,101—a truly colossal amount. Increase over last year's high figures is almost \$150,000,000. Nearly 60,000 new policies were paid for, after deducting amounts re-assured of the amount of new policies paid for was \$193,477,057. The new business for the year was in excess of the total amount carried by the Company thirteen years ago.

For fifty years the Company has actually doubled its business every five years. This thrifty practice was no mean achievement when the totals ran into very much smaller figures. That the doubling process has been continued quinquennially when totals have climbed to such large amounts indicates the vigour and enterprise with which the business of the Company is being carried on.

The increase in net income over last year was nearly \$7,000,000, the total being \$69,147,413.

Payments to policyholders and beneficiaries in respect of death claims, matured endowments, profits, etc., amount to \$35,441,582. There has been paid out under this head since the Company was organized \$219,239,710.

There has been corresponding growth in assets, the increase for the year being \$28,925,738, bringing the total value of Company assets to \$303,056,145.

In a recent speech at the Babson business conference, A. Vere Shaw, investment counsel, of New York, spoke of the Sun Life as being probably the best investor among life assurance companies on the American continent. That estimate seems to be justified by the excellent returns shown in the report from the Sun Life Company's Investment Department. At a time when interest rates show a tendency to decline, the Company has been able not merely to continue but to increase its record in this connection. The rate earned during the year on the mean invested assets was 6.41 per cent. A net profit of \$2,215,772 was realized on sales of municipal debentures and other securities wisely bought, and sold when they had advanced to high premiums.

The profits earned by the Company during the year, based on the increase in the valuation of its securities as made by government authorities has been \$21,666,284. From this amount it has been thought advisable to deduct \$3,000,000.

Increased profits to policyholders are announced for the sixth consecutive time.

Profits have been paid or allotted during the year to policyholders of \$7,662,784. After deducting this sum, adding \$2,500,000 to Contingency Account, writing \$750,000 off of the book value of Head Office, branch buildings, and real estate, setting aside \$350,000 to further strengthen the special reserve to provide for possible greater longevity among annuitants, and deducting accretions to Shareholders' Account, the Company has been able to add \$6,532,642 to undivided profits. This brings the total surplus over all liabilities, Contingency accounts, and Capital up to \$28,640,000.

It is significant that on the day that the Sun Life Company formally opened its fine completed head office building, President Macaulay announced that provision must at once be made for further enlargement. Already eleven hundred people are employed at the Head Office. The international character of the institution, which is already operating in forty-four countries and states, is further emphasized in expansions now taking place in a number of the larger cities and principal states of the American Union.

In its strength, the scope of its activities, the rapidity of its growth, and its vigour and prosperity, the Sun Life Assurance Company now ranks among the first financial institutions of Canada.

Always a Winner.

A clergyman had just been beaten by a parishioner in a game of golf. "Never mind, father," said the victor. "You'll get your own back when you come to bury me." "That's where you're wrong. It'll still be your hole."

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**HOME-BAKED BREAD IS BEST OF ALL**



**Humane Society Anxious for Protection of Animals**

**President of Timmings Branch Explains That There is no Intention to Interfere with Dog Race or Other Legitimate Sport or Proper Use of Animals. Summary of Aims and Purposes of Society for the Prevention of Cruelty to Animals.**

Unfounded reports have been spread regarding the aims and purposes of the Society for the Prevention of Cruelty to Animals, a branch of which was recently organized in Timmings. It has been said that the society was organized here to stop the Porcupine Dog Race, and eventually, perhaps, to prevent the use of dogs for sleigh purposes. Of course there is no foundation for such a report. No society could accomplish such purposes, even if this were desired, and as a matter of fact those in charge of the branch here are very far from believing that there should be any interference in such matters. Previous to the organization of the branch here, the Dog Race Committee was the only body particularly interesting itself to prevent any abuse of dogs. On more than one occasion the Dog Race committee had dog-drivers prosecuted for abuse of dogs, and any convicted were by formal resolution debarred from ever again competing in any race here under the auspices of the committee. The president of the S.P.C.A. has always been an interested worker for the Porcupine Dog Race believing that the race was good sport and the committee were properly interested in dogs and ready to protect and defend the animals so far as possible.

The purpose of the S. P. C. A. is fully set out in "Article 2—Objects" of the constitution of the organization. The paragraph in question reads as follows:—"The objects of this Society are to provide effective means for the Prevention of Cruelty throughout the Province of Ontario; to enforce all laws which are now, or hereafter may be enacted for the protection of animals; and to secure by lawful means the arrest, conviction and punishment of all persons violating such laws, and by means of literature and public addresses to create and sustain a general interest in Humane work." Every good citizen is interested in the good purposes and aims thus outlined, and the work of the Society is certainly worthy of the most wholehearted support. Instead of working at cross-purposes to the Dog Race committee, the S.P.C.A. will be a valuable aid to the committee in assuring what every dog lover desires—proper treatment for this friend of man. It is a mistake, however, to imagine that the S.P.C.A. is solely, or even

chiefly concerned with the welfare of dogs. The Society is designed to protect all animals. In towns and cities generally the protection of horses and cattle is a large part of the work of the S.P.C.A. Both the Dominion and Provincial laws have sections for the protection of animals and the punishment of those who wilfully break these humane laws. Yet it is well known that these laws are being constantly and persistently disregarded. Because men are greedy or brutal or thoughtless to the point of criminality animals suffer at times unduly. Scores of cases of cruelty to animals—dogs, cats, fowl, horses, cows and other dumb creatures—have been called to attention in Timmings and district. The police were always ready to prosecute when they could get a case. But it is seldom that cruel men send for the police before committing cruelty, and it is always difficult to secure the proper evidence for convictions unless there is some organized channel through which the information may be gathered. What is everybody's business is notoriously nobody's affair. The S.P.C.A. supplies the link that promises more effective enforcement of the law.

Cruelty to animals not only is an injury and an unnecessary suffering for the animals concerned, but it is also evil in its reaction on the human beings who are responsible. It brutalizes those who inflict cruelty and those who see its infliction or results.

Surely everybody is anxious that all animals should have a square deal! Well that is the real purpose of the S. P. C. A. and every good citizen should be ready to support the Society in its good work for the protection of animals and the equally good work incidental—the creation of a humane and kindly spirit towards all created beings.

That true sport, and true lover of dogs and all other animals, Mr. R. Eddleston, is the inspector for the Timmings S. P. C. A., and he has an able and earnest assistant at the work in Mr. McKinnon, of the Fire Dept.

The Society has a regular meeting the first Monday in each month. The next meeting will be on Thursday evening, March 1st, in the Town Hall. All interested should attend.

"Look here, chief," demanded the captain of the tramp steamer, "what became of the missionary I put ashore here about six months ago?"

"I refuse to answer, by advise of counsel," replied the cannibal chief, "but I don't mind telling you that there's nothing in the theory that you can't keep a good man down."

Near-sighted Old Gentleman: "Waiter! You told me you had no asparagus, but surely that lady over there is eating some."  
Waiter: "No, sir, beg pardon, sir, but she's only a-touching up her mouth with a lip-stick!"



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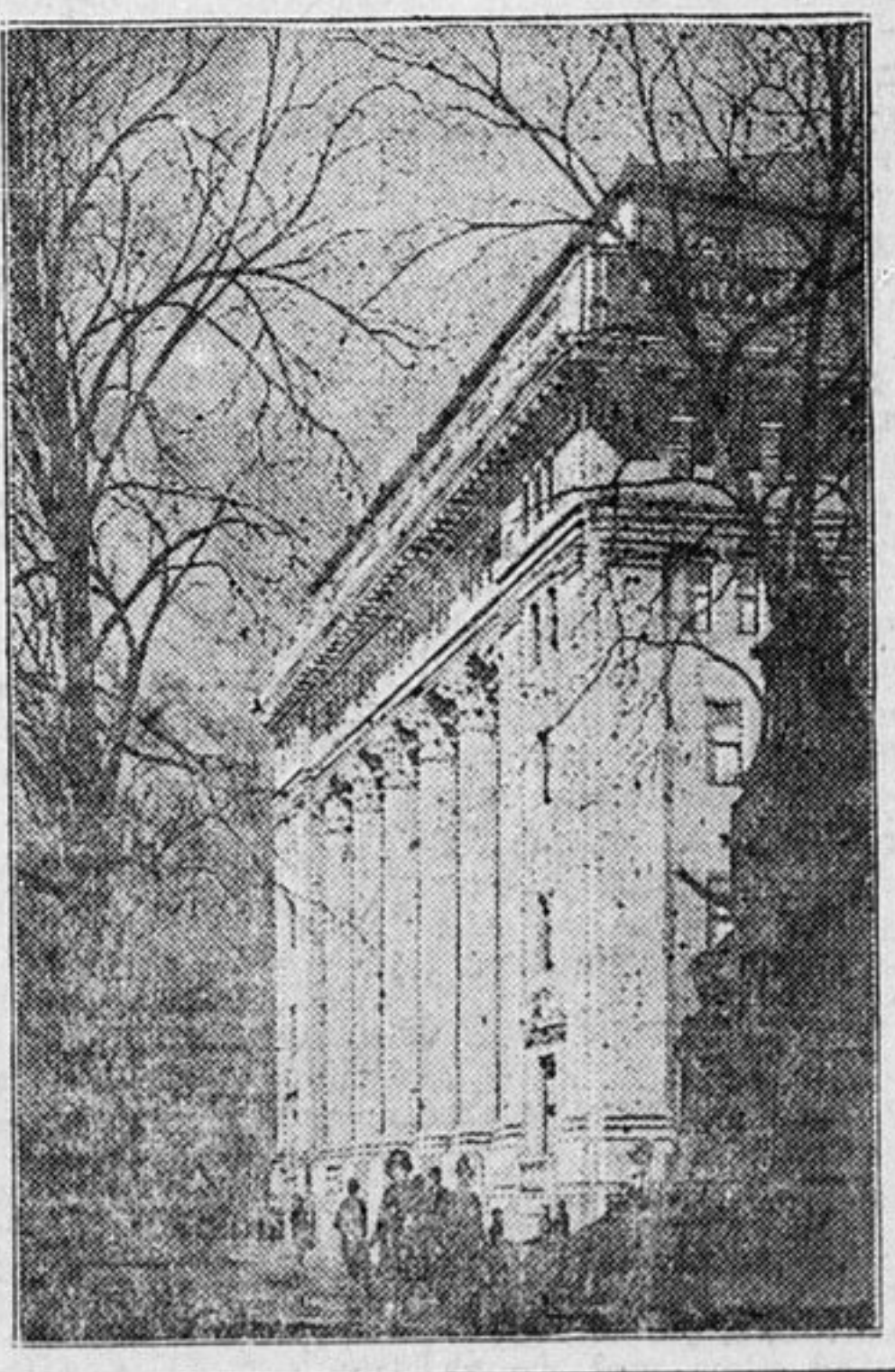
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**SUN - LIFE · ASSURANCE · COMPANY · OF · CANADA**

**A BILLION DOLLARS OF LIFE ASSURANCE IN FORCE**

**1925**

ASSURANCES IN FORCE (net) -	\$1,021,097,000
An Increase of	\$149,460,000
New Assurances Paid For -	\$193,477,000
An Increase of	\$56,011,000
Total Income -	69,147,000
An Increase of	\$6,901,000
Payments to Policyholders and Beneficiaries	35,441,000
Total Payments Since Organization -	219,239,000
Reserve for Unforeseen Contingencies	10,000,000
Surplus over all Liabilities and Contingency Reserve -	28,640,000
An Increase of	\$6,532,000
ASSETS at December 31, 1925 -	303,056,000
An Increase of	\$28,925,000
Policies in Force, Excluding Group Policies -	411,492
Employees of Firms Protected by Group Policies	42,755



Dividends to Policyholders increased for sixth successive year

**EXTRACTS FROM DIRECTORS' REPORT**

Your Directors present the fifty-fifth annual report for your approval. The Company's statements have for years reflected its constantly increasing expansion and prosperity, but this year marks an epoch in the life of the organization. It has now passed the billion dollar mark in assurances in force, the amount after deducting amounts re-assured, \$1,021,097,101.94.

Applications for new assurances have been the largest in our history, aggregating \$28,925,738.67. The new policies paid for numbered 57,944, for the amount of \$193,477,057.26, after deducting amounts re-assured. The new business for the year exceeds the total amount of business the Company had in force only thirteen years ago.

The gratifying evidence of growth and expansion exhibited in the accompanying statement is paralleled in regard to strength and creditability. Notwithstanding the general decline in interest rates, the Company has been able not merely to continue, but to slightly increase its record in this connection, the rate earned during the year on the mean invested assets having been 6.41 per cent.

Several factors have contributed to produce this result, not the least important being an increase in the dividends paid by some of the corporations in which the Company has substantial stock holdings.

Even more important than interest yield has been the advance in the market value of our securities. For many years we have specialized in long term bonds and preferred and common stocks of outstanding corporations, both in Canada and in the United States. We are now reaping the rewards of this policy. On actual sales of municipal debentures and other securities which had risen to high premiums, we have realized a net profit of \$2,215,772.41, while the increase in the value of securities still held has been much greater.

The profits earned by the Company during the year, based on the increase in the valuation of our securities as made by the government authorities, has been \$21,666,284.00. We have not thought it wise, however, to take credit for this entire amount, and have made a deduction of \$3,000,000 from the official valuation placed on our assets. We have, moreover, added \$2,500,000 to our Contingency Accounts, bringing these up to a total of \$10,000,000.

Following the practice of recent years, we have written off \$750,000 from the book value of our Head Office and Branch Buildings, and other real estate.

We have also, by setting aside an additional \$250,000, further strengthened the special reserve to provide for possible greater longevity among annuitants, bringing the total amount under this heading up to \$1,100,000 in excess of government requirements.

During the year we have paid or allotted \$7,662,784.25 in profits to our policyholders. After deducting this sum, and the accretions to shareholders' accounts, and making the foregoing heavy allocations, we have yet been able to add \$6,532,642.75 to our undivided profits reserve, the total surplus over all liabilities, Contingency Accounts and Capital up to \$28,640,000.00.

For the sixth consecutive year we are able to announce an increase in the scale of profits to be distributed to our policyholders in the ensuing year.

To provide for the expansion of our business, it has been necessary to make an extension of the Head Office building, which has now been completed, and will be formally opened on the day of our Annual Meeting. The building is devoted exclusively to the use of the Company, but it is already evident that we stand at once provide for further enlargement.

**SUN LIFE ASSURANCE COMPANY OF CANADA**